

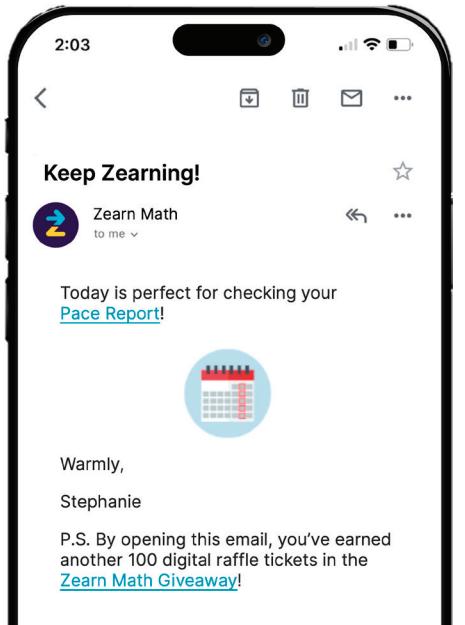
# BCFG Research

## A National Megastudy Shows That Email Nudging Elementary School Teachers Can Boost Student Math Achievement

**PNAS**

Proceedings of the  
National Academy of Sciences  
of the United States of America

**AUTHORS:** A.L. Duckworth, A. Ko, K.L. Milkman, J.S. Kay, E. Dimant, D.M. Gromet, A. Halpern, Y. Jung, M.K. Paxson, R.A. Silvera Zumaran, R. Berman, I. Brody, C.F. Camerer, E.A. Canning, H. Dai, M. Gallo, H.E. Hershfield, M.D. Hilchey, A. Kalil, K.M. Kroeker, A. Lyon, B.S. Manning, N. Mazar, M. Michelini, S.E. Mayer, M.C. Murphy, P. Oreopoulos, S.E. Parker, R. Rondina, D. Soman, & C. Van den Bulte



### STUDY OVERVIEW

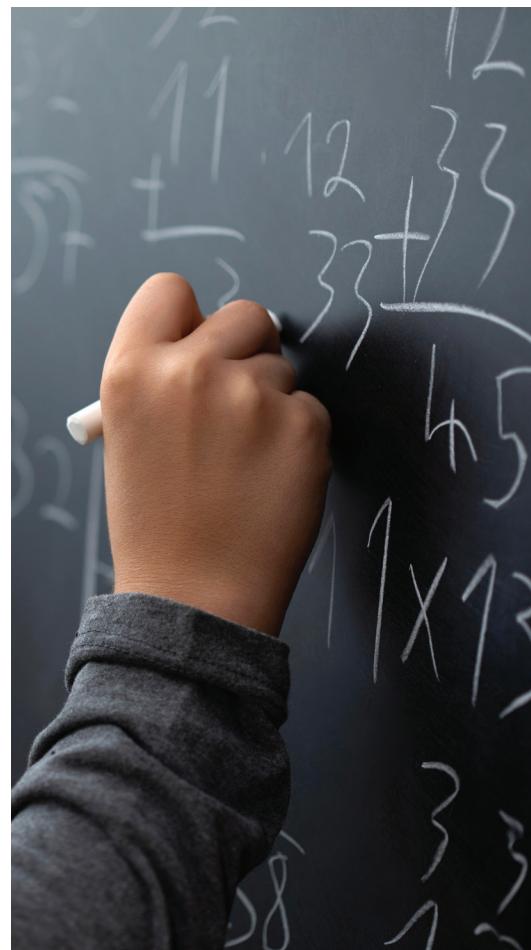
In a megastudy with over **140,000 teachers**, we tested 15 behaviorally-informed messages to help **accelerate student math progress** on Zearn Math, a digital learning platform.

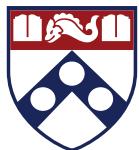
### MAIN TAKEAWAYS

The most effective message—prompting teachers to log into Zearn each week to view updated student reports—increased student lesson completion by **5.06%**. Messages with specific student data generally worked best. Overall, the effects were modest, highlighting the challenge of shifting behavior via email.

### READ MORE

Check out this [interview](#) with Co-Director Angela Duckworth about what we learned.





# BCFG Research

(Continued)

## Does Q&A Boost Engagement? Health Messaging Experiments in the United States and Ghana

### MANAGEMENT SCIENCE

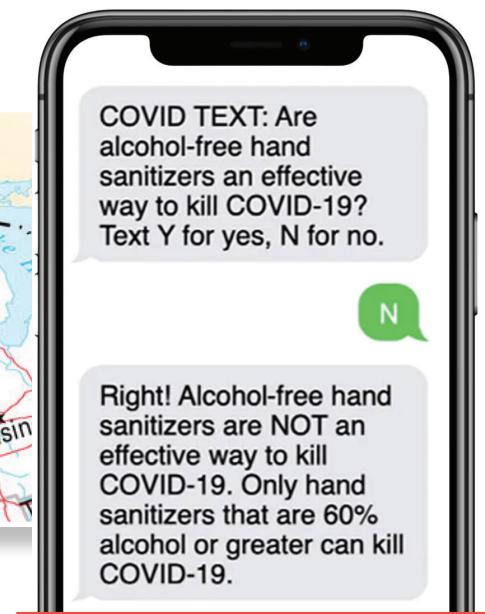
**AUTHORS:** E.L. Kirgios, S. Athey, A.L. Duckworth, D. Karlan, M. Luca, K.L. Milkman, & M. Offer-Westort

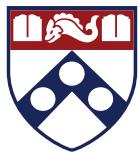
#### STUDY OVERVIEW

Across field experiments in Ghana and Michigan and a large Facebook ad campaign, the research team asked: Are **public health messages** more effective when they begin with a question?

#### MAIN TAKEAWAYS

Sending health information in a Q&A format (with a question followed by its answer) led to more information-seeking on related topics than sending the same information via a direct statement. Q&A-style messages also boosted self-reported behavior change in Michigan and proved more cost effective in Facebook advertisements.





# BCFG Research

(Continued)

## Can Reminder Emails Compel Americans to Save? A Two-Million-Person Megastudy



**AUTHORS:** K.L. Milkman, S.F. Ellis, D.M. Gromet, I.M. DeMay, H.N. Graci, Y. Jung, R.S. Mobarak, R.A. Silvera Zumaran, M.N. Simmons, C. Van den Bulte, S. Benartzi, M. Hilchey, L. Goode, D. Karlan, N. Mazar, D. Mochon, A.M. Shah, D. Soman, J. Zinman, & A.L. Duckworth

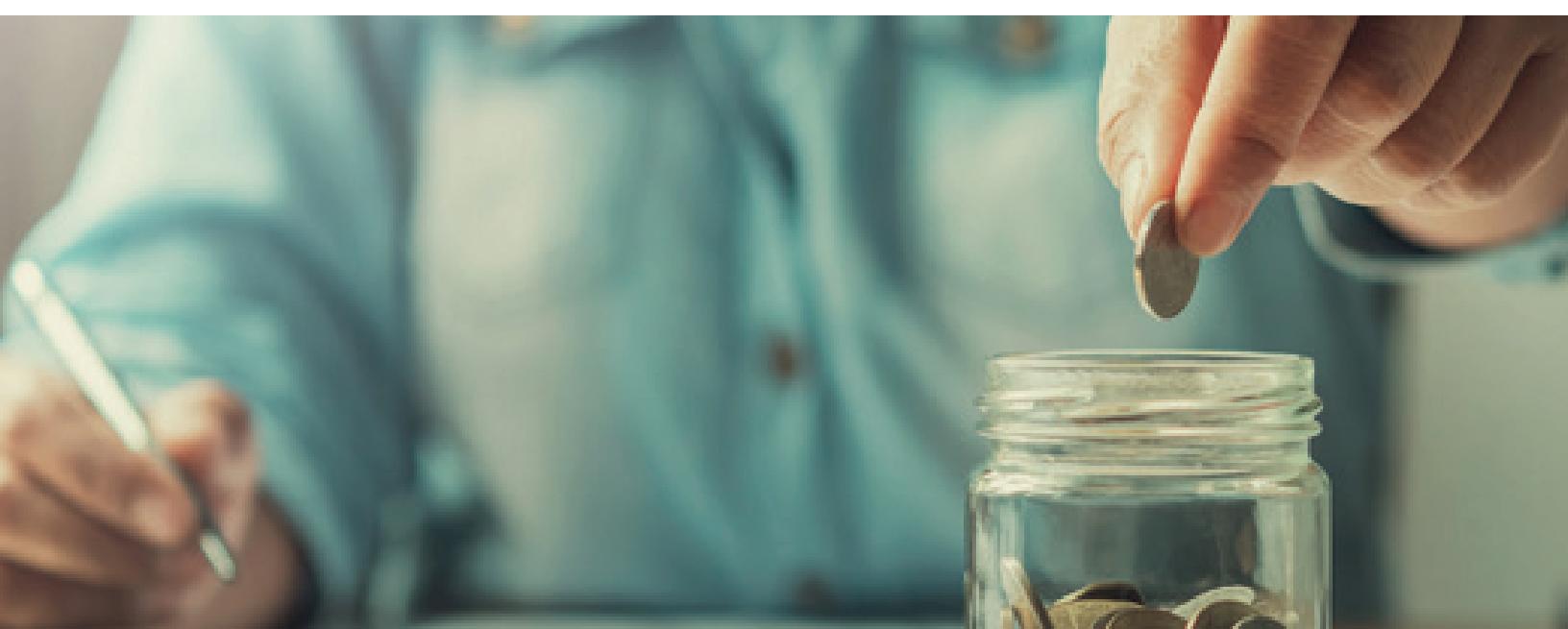
### STUDY OVERVIEW

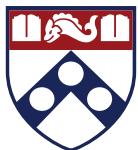
We evaluated seven behaviorally-informed two-month email campaigns to **encourage savings deposits** in a megastudy with nearly **2 million U.S. bank customers.**



### MAIN TAKEAWAYS

The top-performing intervention—which sent weekly reminders to customers who had not yet made a savings deposit and congratulatory messages to those who had already saved that week—increased customers' likelihood of making a one-time savings deposit each month by **1.32%.**





# BCFG Research

(Continued)

## Nudges Can Prevent Loan Delinquencies at Scale: A 13-Million-Person Field Experiment

**PNAS**

Proceedings of the  
National Academy of Sciences  
of the United States of America

**AUTHORS:** R. Kuan, K. Blagg,  
B. L. Castleman, R. Darolia,  
J. D. Matsudaira, K.L. Milkman, &  
L.J. Turner

### **STUDY OVERVIEW**

In a **13-million-person** field experiment with the U.S. Department of Education, the research team tested six sets of behaviorally-informed email campaigns to help student loan borrowers, identifying several cost-effective ways to reduce loan delinquency rates.

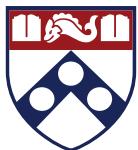
### **MAIN TAKEAWAYS**

Reminders to sign up for income-driven repayment plans and monthly auto-debit payments meaningfully helped borrowers.

Framing potential savings in percentage terms (e.g., “save 43% monthly”) was more effective than framing the same benefit in dollar terms (e.g., “save \$46 monthly”).

Recommending two beneficial actions twice was more effective than recommending one action at a time across two messages, suggesting that **repetition can be more important than simplicity**.





# Partnership with CNN Health

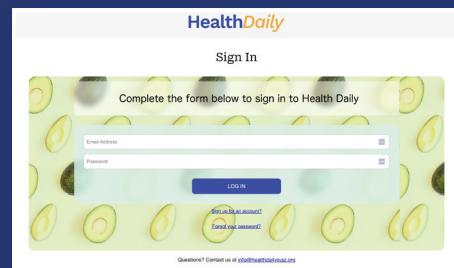


We launched a new **30-Day Wellness Challenge** in partnership with **CNN Health**. CNN Health has shared the opportunity to participate on CNN.com, CNN newsletters, and a televised CNN segment.



**Over 7,000 people have enrolled** in our program to date.

Interested in participating?  
[Sign up here](#).



**BEHAVIOR CHANGE  
FOR GOOD**

## By the Numbers

**180+**

Team Scientists

**80+**

Undergraduate  
Research Assistants

**1,700+**

Google Scholar  
Citations

**9,000+**

Newsletter  
Subscribers

**9,000+**

Followers on X

**8,000+**

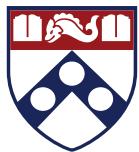
Followers on  
LinkedIn

**60,000+**

YouTube  
Channel Views

**2,200+**

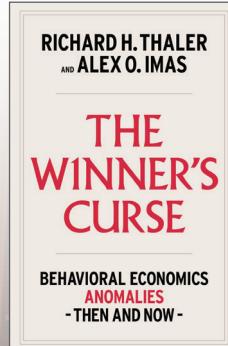
YouTube  
Subscribers



# BCFG Events at Penn

## Richard Thaler and Alex Imas: The Anomalies That Changed Economics

BCFG hosted Nobel Laureate Richard Thaler and University of Chicago Professor Alex Imas for a lively conversation about 30 years of behavioral economics insights, detailed in their new book [\*\*The Winner's Curse\*\*](#).



RICHARD H. THALER

Watch the recording on YouTube



THE  
WINNER'S  
CURSE

BEHAVIORAL ECONOMICS  
ANOMALIES  
- THEN AND NOW -





# BCFG Events at Penn

(Continued)

## Emily Falk

Co-Director Katy Milkman interviewed Penn neuroscientist Emily Falk about her book, [What We Value: The Neuroscience of Choice & Change](#).



## Jennifer Eberhardt

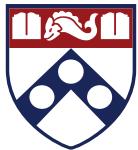
BCFG co-hosted Stanford University Professor Jennifer Eberhardt for a thought-provoking seminar on [racial bias](#).



## Judd Kessler and Corinne Low

Wharton Professors Judd Kessler and Corinne Low joined Co-Director Katy Milkman for a conversation about how behavioral economics can help people get more out of life based on their new books, [Lucky by Design](#) and [Having It All](#).





## BCFG Events *Online and Off-Campus*



BEHAVIOR CHANGE  
FOR GOOD



Center for Health Incentives  
and Behavioral Economics

### Behavioral Science + Health Keynotes

BCFG and the Center for Health Incentives and Behavioral Economics co-hosted three virtual keynote events on health and behavioral science with over **1,900 total registrants**.

Click [here](#) for a complete YouTube playlist.

**Facts and Fallacies**  
Rethinking US Healthcare  
  
Amy Finkelstein  
MIT and J-PAL North America

**Facts and Fallacies: Rethinking US Healthcare with Amy Finkelstein**

▶ Watch on YouTube

**The Geography of Upward Mobility in the United States**  
Average Household Income at Age 35 for Children Born in 1978 whose Parents were in the Bottom Quintile  
  
Portland \$33K  
Las Vegas \$30K  
Austin \$31K  
Dubuque \$45.5K  
Columbus \$28K  
Phoenix \$30K  
Charlotte \$28K  
Baltimore \$28K  
Baton Rouge \$30K

**The Science of Economic Opportunity: New Insights from Big Data with Raj Chetty**

▶ Watch on YouTube

**Real Social Networks**

**Social Network Interventions with Nicholas Christakis**

▶ Watch on YouTube



Co-Director Katy Milkman shared insights about the science of change as a featured panelist at the November **TIME100 Talks** event on **Culture, Choice, and Change**.

# 2025 in Review

## Co-Director Angela Duckworth Honored

Congratulations to Co-Director Angela Duckworth for being honored on the Society for Personality and Social Psychology's distinguished [Heritage Wall](#).



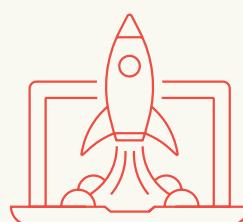
## Research Assistant Program

**Thank you** to the 15 undergraduate Research Assistants who contributed this year to BCFG's work on **changing behavior for good**.



## Thank You

We're grateful to the BCFG **Team Scientists, staff, funders, and partners** who made this year's accomplishments possible!



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